

United States Bankruptcy Court
Middle District of Florida

In re:
Janice Janeen Matthews
Debtor

Case No. 18-03649-MGW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113A-8

User: arciolap
Form ID: B318

Page 1 of 2
Total Noticed: 33

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db +Janice Janeen Matthews, 3804 Carrollwood Place Circle, Apt 108, Tampa, FL 33624-3055
27537047 +Atlantic Credit & Finance, P.O. Box 2083, Warren, MI 48090-2083
27537048 +C & F Finance Compan, 1313 E Main Street, Richmond, VA 23219-3756
27537050 +Carmax Auto Finance, Attn: Bankruptcy Department, Po Box 440609, Kennesaw, GA 30160-9511
27537051 +Child Support Enf Ag/NC, Nc Child Support Enforcement, Po Box 20800,
Raleigh, NC 27619-0800
27537052 +Citibank N.A., 120 Corporate Blvd. Ste. 1, Norfolk, VA 23502-4952
27537054 +Landmark Financial Ser, 1506 Klondike Rd, Conyers, GA 30094-5173
27537056 +Medical Data Systems (MDS), 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413
27537059 +Militaryloans.com, Omni Loans, Po Box 44215, Las Vegas, NV 89116-2215
27537060 +Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
27537061 +Omni Financial Of Vigi, Po Box 53628, Fayetteville, NC 28305-3628
27537062 +Pioneer/mac Inc, 3240 E Tropicana, Las Vegas, NV 89121-7316
27537064 +Source Receivables Mgmy, Llc, Po Box 4068, Greensboro, NC 27404-4068
27537065 +Tri-county Service B, P.o. Box 639, Hollywood, MD 20636-0639
27652630 +U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
27537070 +Waypoint Resource Grou, 301 Sundance Pkwy, Round Rock, TX 78681-8004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QAESPPOSITO.COM Aug 08 2018 02:53:00	Angela Welch,	12157 West Linebaugh Avenue,
	PMB 401, Tampa, FL 33626-1732		
27537042	EDI: AAE0.COM Aug 08 2018 02:54:00	Aarons Sales & Lease,	Attn: Bankruptcy,
	309 E Paces Ferry Rd Ne, Atlanta, GA 30305		
27537045	EDI: HNDA.COM Aug 08 2018 02:53:00	American Honda Finance,	Po Box 168088,
	Irving, TX 75016		
27625811	EDI: PHINAMERI.COM Aug 08 2018 02:53:00	Americredit Financial Services, Inc.,	
	Dba GM Financial, P.O Box 183853, Arlington, TX 76096		
27537041	+EDI: AARGON.COM Aug 08 2018 02:54:00	Aargon Agency,	Attn: Bankruptcy Department,
	8668 Spring Mountain Rd, Las Vegas, NV 89117-4132		
27537043	+E-mail/Text: bankruptcy@rentacenter.com Aug 07 2018 23:07:47	Acceptance Now,	
	Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837		
27537046	+EDI: PHINAMERI.COM Aug 08 2018 02:53:00	AmeriCredit/GM Financial,	Attn: Bankruptcy,
	Po Box 183853, Arlington, TX 76096-3853		
27537044	+EDI: AGFINANCE.COM Aug 08 2018 02:53:00	American General Financial/Springleaf Fi,	
	Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville, IN 47731-3251		
27537058	EDI: CBSAAFES.COM Aug 08 2018 02:53:00	Military Star/AAFES,	Attention: Bankruptcy,
	Po Box 650060, Dallas, TX 75265		
27537049	+EDI: CAPITALONE.COM Aug 08 2018 02:53:00	Capital One,	General Correspondence,
	Po Box 30285, Salt lake City, UT 84130-0285		
27537053	+EDI: WFNNB.COM Aug 08 2018 02:53:00	Comenitybank/New York,	AttN: Bankruptcy,
	Po Box 182125, Columbus, OH 43218-2125		
27537057	+EDI: MID8.COM Aug 08 2018 02:53:00	Midland Funding, LLC,	P.O. Box 2011,
	Warren, MI 48090-2011		
27537063	+E-mail/Text: bankruptcypgl@plaingreenloans.com Aug 07 2018 23:07:02	Plain Green Loans,	
	93 Mack Road, Suite 600, Po Box 270, Box Elder, MT 59521-0270		
27537066	EDI: USBANKKARS.COM Aug 08 2018 02:53:00	US Bank,	Bankruptcy Department, Po Box 5229
	Cincinnati, OH 45201		
27537067	+EDI: USAA.COM Aug 08 2018 02:53:00	Usaa Svg Bk,	Attn: Bankruptcy,
	10750 Mcdermott Freeway, San Antonio, TX 78288-1600		
27537069	+EDI: VERIZONCOMB.COM Aug 08 2018 02:54:00	Verizon,	Attn: Wireless Bankruptcy Admin,
	500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225		
27537068	+EDI: VERIZONCOMB.COM Aug 08 2018 02:54:00	Verizon,	
	Verizon Wireless Bankruptcy Administrati, 500 Tecnology Dr Ste 500,		
	Weldon Springs, MO 63304-2225		

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27537055 Mcv Coll
cr* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., dba GM Financial,
P O Box 183853, Arlington, TX 76096)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Alan D Borden on behalf of Debtor Janice Janeen Matthews data@1800debtrelief.com,
r48456@notify.bestcase.com;1663805420@filings.docketbird.com
Angela Welch welchtrustee@gmail.com, aesposito@ecf.epiqsystems.com
United States Trustee - TPA7/13 USTPRRegion21.TP.ECF@USDOJ.GOV

TOTAL: 3

Information to identify the case:

Debtor 1 **Janice Janeen Matthews**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing)
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4169**
 EIN **-----**
 Social Security number or ITIN **-----**
 EIN **-----**

United States Bankruptcy Court **Middle District of Florida**Case number: **8:18-bk-03649-MGW****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Janice Janeen Matthews

Dated: August 7, 2018

Michael G. Williamson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.